

Transcript of the Testimony of

**CONT 341 MEETING OF CREDITORS**

January 17, 2023

**IN RE: U LOCK, INC.**



**412-261-2323**  
**depo@akf.com**  
**www.akf.com**

1

IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA

Bankruptcy No. 22-20823-GLT

Chapter 7

In re: )  
        )  
U LOCK INC., )  
        )  
Debtor.      )

/

---

TRANSCRIPT OF RECORDED PROCEEDINGS:  
CONTINUED 341 MEETING OF CREDITORS  
January 6, 2023

2

1 PRESENT:

2 Robert H. Slone, Esquire, United States Trustee

3 Charles O. Zebley, Jr., Esquire, Trustee for  
4 Shanni Snyder

5 Kash Snyder

6 George Snyder

7 Kirk B. Burkley, Esquire

8 Sarah Wenrich, Esquire

9 William Otto, Esquire

10 Christine Biros

11 John B. Joyce, Esquire

12 Beth L. Slaby, Esquire

13 Jeremy J. Kobeski, Esquire

14 J. Allen Roth, Esquire

15

16

17

18

19

20

21

22

23

24

25

3

1 INDEX  
2  
3  
4

5 EXAMINATION OF KASH SNYDER BY MR. SLONE - PAGE 5  
6 EXAMINATION OF KASH SNYDER BY MR. BURKLEY - PAGE 16  
7 EXAMINATION OF KASH SNYDER BY MR. ZEBLEY - PAGE 25  
8 EXAMINATION OF GEORGE SNYDER BY MR. ZEBLEY - PAGE 27

9  
10 EXHIBITS INTRODUCED: (NONE)  
11  
12  
13  
14  
15  
16  
17  
18  
19  
20  
21  
22  
23  
24  
25

1                   MR. SLONE: I'll call the -- this  
2                   will be a meeting of creditors in the case of  
3                   U Lock Inc., Case 22-20823-GLT. This is the  
4                   time of a continued meeting of creditors in the  
5                   U Lock case. The original meeting of creditors  
6                   was held September 9, 2022. I am Robert Slone,  
7                   the interim Trustee.

8                   We specifically scheduled this for the  
9                   testimony of Kash Snyder. Is Kash Snyder  
10                  present?

11                  MR. KASH SNYDER: Here, present.

12                  MR. SLONE: Okay. You've got to  
13                  speak up so we can all hear you. There's a  
14                  bunch of creditors present. I'm going to ask  
15                  you to put your name on for the record,  
16                  starting with Mr. Zebley. Mr. Zebley?

17                  MR. ZEBLEY: Yes, this is Charles  
18                  Zebley. I am the Chapter 7 Trustee for Shanni  
19                  Snyder.

20                  MR. SLONE: Okay. Next Beth and  
21                  Jeremy?

22                  MS. SLABY: Yes, Beth Slaby and  
23                  Jeremy Kobeski for Shanni Snyder.

24                  MR. SLONE: Okay. Mr. Burkley?

25                  MR. BURKLEY: Yes, Kirk Burkley,

1                   Sarah Wenrich, and William Otto for  
2                   Christine Biros.

3                   MR. SLONE: And Christine Biros  
4                   is also present?

5                   MS. BIROS: Yes.

6                   MR. BURKLEY: That's correct.

7                   MR. SLONE: And George Snyder,  
8                   you're present also?

9                   MR. GEORGE SNYDER: Yes, present.

10                  MR. SLONE: Okay. And attorney  
11                  for U Lock?

12                  MR. ROTH: Allen Roth here.

13                  MR. SLONE: Okay. And Kash  
14                  Snyder, Mr. Snyder, please raise your right  
15                  hand. Do you swear that the testimony  
16                  you're about to give in this matter to be  
17                  the truth?

18                  MR. KASH SNYDER: I do.

19                  MR. SLONE: Mr. Snyder, you've  
20                  got to speak up so we can all hear you,  
21                  okay?

22                  MR. KASH SNYDER: All right. I  
23                  -- I do.

24                  MR. SLONE: Good, you're --  
25                  you're coming in strong and clear now.

1 MR. KASH SNYDER: Okay.

2 EXAMINATION OF KASH SNYDER:

3 BY MR. SLONE

4 Q. Okay, Mr. Snyder, when -- what  
5 relationship do you have with U Lock Inc.?

6 A. I worked there and I was a corporate  
7 officer there since the beginning.

8 Q. Okay. And when -- when did the  
9 company start?

10 A. That would be 2015, July I believe.

11 Q. Okay. And who are the other  
12 officers beside yourself?

13 A. To the best of my recollection, and  
14 this, this is -- this could be wrong, but I  
15 don't remember ever writing down. My  
16 brother George, Christine Biros, John Biros,  
17 and myself were officers or owners or -- I  
18 mean, when I wrote things that I, to my  
19 recollection, I started a bank account, I  
20 think I wrote myself as the director. And  
21 the truth is, the only thing I ever remember  
22 writing when I attached my name to something  
23 was director.

24 So we were going to do an official  
25 corporate structure or something like that,

1           but it was, you know, sort of treading water  
2           for a few years, really at Christine's  
3           direction, which was fine with me; and in  
4           the end I think we were all four just going  
5           to split that, you know, split the officer  
6           roles or whatever.

7           Q. Okay.

8           A. I don't know where I ever ended up.  
9           Vice president I believe I had been named as  
10          being before. But like I said, that, that,  
11          I remember, I mean, I thought Christine  
12          maybe was vice at one time also. So that's  
13          really unclear to me. But I know that I  
14          signed off personally on things as director.

15           Q. What -- who are the shareholders of  
16          the corporation?

17           A. That would be myself, that would be  
18          John, that would be Christine, that would be  
19          George. Then there is like minor  
20          shareholders to my knowledge, and that's, I  
21          don't know a whole lot about that end of it.

22           I -- I don't know about even the majority  
23          shareholder end it very, very much, but I  
24          know, like I said, the four of us were  
25          always, you know, a big part of it.

1 Q. Did the corporation have employees?

2 A. No, we never had employees. We  
3 always had people helping us, but never  
4 anything official or long-term or anything  
5 like that.

6 Q. Did you have 1099 workers, people  
7 that you gave 1099 forms to?

8 A. No, we never did that.

9 Q. Never did?

10 A. No, sir.

11 Q. Now, you said you had people help  
12 out, but they weren't paid then; is that  
13 correct?

14 A. Yeah, everyone, anyone who helped --  
15 well, there was always -- Christine said to  
16 pay people less than 600. She said her  
17 employees I guess for her machine business,  
18 you know, that would -- that would help, you  
19 know, they would -- I don't know what the  
20 reason was. I guess it was for, to keep  
21 things simple. But so it was limited hours  
22 on people where, you know, I think the  
23 number was, well, I'm almost positive the  
24 number was \$600 per year, everyone had to be  
25 below that.

1           Q. Okay, so you never issued any W-2's  
2 or 1099's; is that correct?

3           A. That's correct.

4           Q. Did the corporation have an  
5 accountant?

6           A. No, we didn't. We talked to one one  
7 time, and it just, I think at the time I  
8 think we were ahead of ourselves. I didn't  
9 get the go-ahead, well, U Lock didn't get  
10 the go-ahead from Christine to go ahead and  
11 file and put names on things. And what we  
12 were told at the time was that of course we  
13 should file, but there's no harm because we  
14 were operating at a loss, but we have to do  
15 it. That's what, I mean, that's what he  
16 told us.

17          So we, you know, we didn't hire him, but  
18 we just thought that the penalty on zero  
19 dollars that we made would be zero, so we  
20 were just relying on Christine to pull the  
21 trigger on it, which we had to wait till,  
22 they had a lawsuit going on or something  
23 that we had to wait for. So it was sort of  
24 like --

25          Q. Okay, the question was, did you have

10

1 an accountant; you answered no?

2 A. I don't know.

3 Q. Did the corporation ever file any  
4 tax returns?

5 A. No.

6 Q. What would be the gross, on your  
7 bankruptcy schedules for 2021 and 2020, I  
8 believe the gross revenue for one year was  
9 13,000, approximately 13,000, and for 2020  
10 approximately 12,000. Are those numbers  
11 accurate?

12 A. That's, I think that's very  
13 accurate. Anytime, it always seemed like a  
14 thousand a month, is estimations.

15 Q. Would that be consistent over the  
16 life of the corporation?

17 A. It was.

18 Q. So the corporation you're saying  
19 operated at a loss; is that correct?

20 A. Yes.

21 Q. Were the officers and insiders, that  
22 would be the shareholders, given payments of  
23 salary or anything else?

24 A. No. I would -- I would think more  
25 I'm owed some money, but I don't know if

11

1       that's the time, the time and place for  
2       that.

3       Q. Did any of the officers or insiders  
4       make loans to U Lock, give U Lock money?

5       A. Yes.

6       Q. Okay.

7       A. That would be myself, that would be  
8       George, John, Chris. All of us put in money  
9       through the years.

10      Q. And did the corporation pay, pay  
11     back any of these people that gave loans?

12      A. Yes, U Lock did, and I don't know  
13     the exact figures on that. I know I got  
14     repaid a decent amount last year. Or no,  
15     no, I'm sorry, two years ago. But, you  
16     know, the exact things, I would think maybe  
17     send those questions towards George. I can  
18     hand him the phone if --

19      Q. We're taking your testimony right  
20     now. I'm going to ask, now I had given a  
21     list of items to George Snyder to, to bring  
22     to me, and we'll add this: Any money that  
23     was paid to any of the insiders over the  
24     last four years, I want something to show  
25     that.

12

1 A. Okay. There is several -- there are  
2 several documents Allen's paralegal just  
3 emailed you before the meeting.

4 Q. Yeah, I didn't get a chance to look  
5 at that.

6 A. Okay.

7 Q. I have it in front of me here, and  
8 it shows some. But just give me, you know,  
9 I'll -- this will be good, but get me the  
10 other stuff, too.

11 A. We will.

12 Q. That's the information that was  
13 requested at the 9/19, or I mean the meeting  
14 of creditors, and the list was given to  
15 George Snyder and also sent to Allen Roth.

16 So I need that information. Start bringing  
17 that together.

18 There was a 2021 Kubota that was sold, or  
19 in 2021 the Kubota was sold for \$45,000.

20 Now, that Kubota was owned by the  
21 corporation; is that correct?

22 A. That's correct.

23 Q. Okay, now where did that money go?

24 A. Back into U Lock, to my knowledge  
25 was most of it. Some went to myself, which

13

1 unfortunately went back to U Lock. But  
2 specifics on that, they're included in what  
3 was just emailed to you.

4 Q. Okay, I'll need -- I'll need that  
5 information. And then there was a question  
6 about some of that money was used to pay  
7 real estate taxes. I need something to show  
8 what real estate taxes were paid.

9 A. Okay. That will be in an email that  
10 you -- that was sent to you.

11 Q. You mean the stuff that was sent to  
12 me this morning?

13 A. Correct.

14 Q. Okay. It just says it's a  
15 promissory note signed by George Snyder, but  
16 I need the receipt from the tax claimed,  
17 from the tax. There, look, there was  
18 something here that didn't come out. Maybe  
19 that's the receipt that I'm looking for. So  
20 I need the receipt to show the payment of  
21 the real estate taxes.

22 A. Okay, I believe it is in there, and  
23 if it's fuzzy, it will be re-sent. George  
24 will get you that. Anything, anything that  
25 there's a gap in, we'll send.

14

1           Q. Okay. Very good. Were there any  
2       other sales of assets other than the --  
3       other than in the ordinary course of  
4       business that were made?

5           A. Nothing to my knowledge. John took  
6       the company car back. That wasn't sold. He  
7       already owned that. There was that tractor.

8           I don't think any, any -- nothing else  
9       comes to mind. I think it's no. I think  
10      the answer would be a no.

11        Q. Okay. Did U Lock make any payments  
12      to Mr. Roth for this bankruptcy?

13        A. No.

14        Q. Did anybody pay Mr. Roth for work on  
15      this bankruptcy case?

16        A. No.

17        Q. Shanni Snyder filed a lawsuit in  
18      Federal Court for, I guess it was for wages.  
19      Are you familiar with that case?

20        A. I know that it was filed, but I'm  
21      not familiar.

22        Q. Who made the decision on behalf of U  
23      Lock not to participate in that case?

24        A. I don't know. I -- I felt like we  
25      were all in the same situation; nobody was

1           going to get paid -- developed and making  
2           money. And to my knowledge everybody, I  
3           mean, it seems like Biroses were happy that  
4           she was doing that work. George was -- I  
5           mean, I was fine with it; George was fine  
6           with it. It was really not, you know, you  
7           know, if -- if Christine was okay with  
8           things, we were okay with things.

9           Q. Well, why didn't you just agree to  
10          make a payment to her? She filed a lawsuit.  
11          If you all agreed, why didn't you just make  
12          arrangements to pay her or do something?

13          A. I had no money. Christine cut off  
14          the money. And I've -- I've been less hands-  
15          on the last couple years because, just, you  
16          know, because of that. So as far as, as far  
17          as Shanni goes, it just, I mean, I didn't  
18          even think she was -- I don't -- I don't  
19          know. I don't know that -- nothing  
20          happened, so she wasn't going to be -- you  
21          know, she was volunteering and then, you  
22          know, money never came. So I thought that  
23          was understood. But that was -- that's  
24          between George; that's between Christine.

25          Q. George filed a, in this, in the

16

1                   bankruptcy, filed a wage claim for \$99,000.

2                   Are you familiar with that?

3                   A. No. Well, we may have -- I did see  
4                   that on the schedule, but I'm not familiar  
5                   with details on that.

6                   Q. There was an order of Court entered  
7                   in the U Lock case dated 12/20/22 for the  
8                   sale of tangible and intangible assets.

9                   Now, an appeal was taken the other day  
10                  appealing that order. Who authorized that  
11                  appeal being filed?

12                  A. I -- I'm not familiar. That would  
13                  most likely be George.

14                  Q. Would you know what the basis of the  
15                  appeal is?

16                  A. Say that again, please?

17                  Q. Do you know what the basis of that  
18                  appeal is?

19                  A. No, I'm not -- I'm not familiar.

20                  Q. Do you know who would -- who paid  
21                  the filing fee for the appeal?

22                  A. I do not know.

23                   MR. SLONE: Okay, I'm going to  
24                  let the other, other parties ask you  
25                  questions at this point. Who wants to go

17

1 next?

2 MR. BURKLEY: I will go. This is  
3 Kirk Burkley.

4 MR. SLONE: Okay, Mr. Burkley, go  
5 ahead.

6 MR. BURKLEY: Thank you.

7 EXAMINATION OF KASH SNYDER:

8 BY MR. BURKLEY

9 Q. Mr. Snyder, I only have a few  
10 questions for you here today. But my first  
11 question is, have you personally ever seen  
12 written bylaws for U Lock?

13 A. Not to my recollection.

14 Q. Do you believe that any exist?

15 A. I have to be honest, I'm iffy on  
16 that because I just don't, I don't know.

17 Q. Have you personally ever seen a  
18 shareholder agreement for U Lock?

19 A. I have not.

20 Q. All right. Same question, do you  
21 believe that one exists?

22 A. I do.

23 Q. All right. Why do you believe that?

24 A. Because there were four of us in  
25 there and we talked about percentages and

1 shares and things. But I could be wrong on  
2 it, but I just, what I thought.

3 Q. If one existed, who would be in  
4 possession of it?

5 A. That's a good question. I don't  
6 know. Maybe -- I don't know. I'd just be  
7 speculating.

8 Q. All right, you testified previously  
9 that you are in fact a shareholder of U  
10 Lock; correct?

11 A. I believe I am, yes, that is  
12 correct. That is what I testified.

13 Q. And how many shares do you own?

14 A. Oh, I believe it's in the millions,  
15 like 4 million, but I think there's 100  
16 million shares, so it amounts to not a lot.

17 Q. Have you ever received a share, a  
18 certificate for your shares?

19 A. No, I have not.

20 Q. Do you know if other shareholders  
21 received certificates evidencing their  
22 ownership?

23 A. I don't know.

24 Q. Who made the decision to issue 100  
25 million shares for this corporation?

19

1 A. I would think that would be, well,  
2 George, Christine, John. I don't know.  
3 Between the three of them. I'd say maybe  
4 George or Christine would have to be who I  
5 would think.

6 Q. Do you know if George or Christine,  
7 do you know if either one of them or  
8 yourself received any advice from outside  
9 individuals to issue the 100 million shares?

10 A. I don't know.

11 Q. Did you ever talk to anybody other  
12 than Christine, John, or George about the  
13 number of shares to be issued for U Lock?

14 A. I did not.

15 Q. You testified that you've been an  
16 officer since the beginning, and I believe  
17 you said that you were the vice president;  
18 is that correct?

19 A. My testimony was sort of that that's  
20 ambiguous to me. But I know I've signed  
21 things as director, and that's the best I  
22 could do with that. I apologize.

23 Q. Is George also a director?

24 A. I have seen him do that before, so I  
25 guess so. I've seen him sign the same way.

20

1           Q. What were George's duties as an  
2 officer and director?

3           A. Well, I don't know the official  
4 capacity, but we just always all worked. I  
5 mean, he lined up -- he sort of seemed like  
6 he quarterbacked the work to cleaning up the  
7 property, the getting rid of garbage,  
8 getting rid of, you know, things that we  
9 would recycle. He would, you know, fix  
10 things that needed fixed. He would pay  
11 workers. Between him and John they would  
12 pay workers. And then sometimes he dealt  
13 with tenants. Not much when I was around a  
14 lot. The less I've been around, the more he  
15 does that.

16           Q. Did George have check-signing  
17 authority?

18           A. I don't think so. I think that was  
19 just me.

20           Q. That was just you? Okay.

21           A. As far as the bank, it was only me,  
22 but I would do online stuff. Let me think.  
23 George sort of, with, as far as the working  
24 end of things go, he would -- he would meet  
25 with Christine. I was there probably 90

21

1 percent of the time, but he was 100 percent  
2 as far as meeting with her weekly. With  
3 John, that was almost daily. I'm sorry, I'm  
4 like --

5 Q. Where did the company bank? Oh, go  
6 ahead, sorry.

7 A. Oh, that's okay. Citizens. I was  
8 -- I was still going over George's duties.  
9 Are we finished with that or, 'cause there  
10 was, you know, the grass cutting, the  
11 regular stuff that needs regular  
12 maintenance. But he did, you know, he  
13 installed the roads and did the asphalt on  
14 the property, a huge portion of the  
15 property. I mean, it might be almost half  
16 the property. But did electric work.

17 Q. And how did --

18 A. There was -- there were years of  
19 work.

20 Q. How did George's -- how did -- how  
21 did his, if in fact they were different, how  
22 did George's responsibilities and duties  
23 differ from yours?

24 A. Well, I'd say he was -- he was more  
25 hands-on in maintenance and probably like a

22

1 better skill set than me as far as that  
2 goes. As far as dealing with John and  
3 Christine, George really found the deal and  
4 included them. So, you know, once Christine  
5 invested, I mean, she was, fair is fair, she  
6 was the boss. They sort of jumped whenever  
7 she said something, even if we had to leave  
8 U Lock to go to her house and, you know, she  
9 had him do excavating at her house and we  
10 just, I mean, he jumped, took machines in  
11 there and we (Inaudible) there. That's  
12 just, you know, so he was with -- him and  
13 her were -- I'd say it was like, say it was  
14 me and George and her and John. I'd say she  
15 was the boss of her and John, that he was  
16 the boss of me and him, but that's -- that's  
17 nothing official, but I -- just that's the  
18 way it went.

19 Q. Did you ever have Board of Directors  
20 meetings?

21 A. Yeah, the -- the Wednesdays that we  
22 would meet at their -- at their business,  
23 that was -- that was U Lock-related every  
24 time, so that was every Wednesday. And John  
25 and George saw each other daily. They

23

1           typically would go to Arby's and they'd,  
2           same thing, it was, you know -- I don't -- I  
3           don't know if that was more fluff than  
4           anything, but at the -- at the weekly  
5           meetings, Caesar's Bar down in Turtle Creek  
6           was the -- that's where we talked about U  
7           Lock. And that was without exception every  
8           Wednesday. And like I said, if I -- I might  
9           have missed one or two in the years that we  
10          did it. And the only time I quit going was  
11          when they filed a lawsuit, which was, I  
12          think we found out about it like a day after  
13          we met with them and we were like --

14           Q. Mr. Snyder.

15           A. They didn't say anything.

16           Q. Mr. Snyder, if we -- if we can stay  
17          on, on the questions.

18           A. Yeah, sorry.

19           Q. Did you consider -- did you consider  
20          those to be Board of Directors meetings?

21           A. Yeah, I could -- I could label them  
22          that.

23           Q. All right. Did you keep minutes  
24          from those meetings? Did the company keep  
25          minutes from those Board of Directors

1 meetings?

2 A. No, but she would keep notes and --

3 Q. Who is she?

4 A. Oh, I'm sorry. Christine Biros at  
5 times would keep notes, and once in a while  
6 we would, but it wasn't -- it wasn't like  
7 your typical meeting. I know John did  
8 things on napkins at different restaurants  
9 and things like that, but at the weekly  
10 meetings at Caesar's --

11 Q. Are --

12 A. Anything, anything I have would be  
13 maybe with my things that are still at U  
14 Lock.

15 Q. Okay, so I was just going to ask  
16 you, are you in possession of any minutes  
17 that were sent out after any Board of  
18 Directors meeting?

19 A. Yes. But I'm not calling -- I mean,  
20 minutes, but they're -- you're calling them  
21 minutes, and I understand like it's, you  
22 could sort of like label them that way, but  
23 they're basically just notes or like a to-  
24 do list.

25 Q. Did you -- did you ever attend or

25

1           were notices ever sent out notifying  
2           directors that there would be a Board of  
3           Directors meeting, written notices?

4           A. No. It was -- it was sort of hush-  
5           hush and it was, you know, Christine was  
6           under investigation. I think maybe the  
7           whole family was; I'm not sure. But there  
8           was just, we sort of kept things just quiet,  
9           but it was, I mean, it was -- what was going  
10           on was just sort of day to day running the  
11           business waiting to develop this property,  
12           so --

13           Q. Did you ever attend an annual  
14           meeting of the shareholders?

15           A. Nothing labeled that way.

16           Q. Do you know if a notice was ever  
17           sent out to all shareholders notifying them  
18           of an annual meeting?

19           A. I know that I never received one. I  
20           would have to assume no --

21           Q. Okay.

22           A. -- to the rest.

23           Q. Have you ever seen or are you in  
24           possession of minutes from a shareholders  
25           meeting?

26

1 A. No.

2 Q. Did the company ever make  
3 distributions to its shareholders or any  
4 shareholder?

5 A. There was no money to distribute. I  
6 know I personally never did.

7 Q. Who all had -- you mentioned that  
8 the bank account, that you would do most  
9 things online. Who all had credentials to  
10 sign on online to that bank account? Or was  
11 it just you?

12 A. To my recollection, just me.

13 Q. Mr. Slone asked you a question about  
14 your counsel, Mr. Roth, and whether or not  
15 you had paid him for this bankruptcy, and I  
16 believe your answer was no, and he asked if  
17 anyone had paid him and I believe your  
18 answer is no. So is it your understanding  
19 as an officer of U Lock that Mr. Roth is  
20 handling this matter for free?

21 A. I never thought about it. I would  
22 think -- I don't -- I don't know how that  
23 goes. I really don't know. I apologize.

24 Q. Do you have any understanding of  
25 whether or not he would be paid in the

1 future by U Lock or anyone else?

2 A. I don't have any understanding of  
3 that either.

4 MR. BURKLEY: Okay, I don't have  
5 any further questions.

6 MR. KASH SNYDER: Thank you.

7 MR. SLONE: Who, who else would  
8 wish to ask some questions at this time?

9 MR. ZEBLEY: Mr. Slone, this is  
10 Zebley. Can I -- I was getting back on from  
11 the mute. Could I ask a couple questions?

12 MR. SLONE: Yes, sir.

13 EXAMINATION OF KASH SNYDER:

14 BY MR. ZEBLEY

15 Q. Okay. Mr. Snyder, I just want, this  
16 is really kind of a follow-up or a different  
17 variation of the questions you've just been  
18 asked; but who is getting paid to give legal  
19 advice in connection with the U Lock  
20 bankruptcy?

21 A. To my knowledge nobody has received  
22 payment.

23 Q. Who is going to get paid for giving  
24 legal advice in connection with the U Lock  
25 bankruptcy?

28

1           A. From what I know, Attorney Roth will  
2 get paid if it's approved by the Court.

3           Q. If what is approved by the Court?

4           A. The payment to him.

5           MR. ZEBLEY: What, Attorney Roth,  
6 can you shed light on that?

7           MR. ROTH: Well, look, I believe  
8 it's their intention to pay me at some  
9 point, and so that's where we are; but I  
10 have not been paid anything to this point.

11          Q. (BY MR. ZEBLEY) Back to you, Mr.  
12 Snyder. Is there an agreement with Attorney  
13 Roth regarding payment?

14          A. None that I know of.

15          Q. And this approval again is by the  
16 Court approving payment from U Lock assets?

17          A. That's something I don't know. I  
18 think there's an hourly fee that is being  
19 requested from the Court or, you know, to be  
20 approved by the Court or something, and so I  
21 don't know about that.

22          Q. Well, who does know about this?

23          A. I don't know, but I know I can't pay  
24 and so --

25          Q. That wasn't my question. Who knows

1 about the arrangement with Mr. Roth?

2 A. (Inaudible) knows about the  
3 arrangement. The Bankruptcy Court.

4 Q. Pardon?

5 A. The Bankruptcy Court would know.

6 Q. Well, Mr. Roth just isn't doing this  
7 on his own, is he?

8 A. I believe he is. He's stuck in it,  
9 from what I gather.

10 Q. And why is Mr. Roth stuck in this?

11 A. It was because he was their  
12 attorney. That's something I don't know.

13 Q. Who knows?

14 A. I could give the phone to George  
15 Snyder. Maybe he does.

16 MR. ZEBLEY: That's -- Mr. Slone,  
17 is that okay with you?

18 MR. SLONE: Yeah, we'll swear,  
19 Mr. -- Mr. Snyder, George Snyder, you were  
20 sworn in on 9/9/22 at the 341 Meeting.  
21 You're still under oath. Go ahead.

22 MR. GEORGE SNYDER: Okay. I'm  
23 not sure --

24 EXAMINATION OF GEORGE SNYDER:

25 BY MR. ZEBLEY

30

1           Q. Mr. Snyder, have you heard my  
2 questioning of -- this is Zbley -- have you  
3 heard my questions directed to Mr. Kash  
4 Snyder?

5           A. Yes.

6           Q. Who was authorized --

7           A. Yes, I heard your question. Pardon  
8 me?

9           Q. Okay, you heard those questions.

10          Can you shed some light on what --

11         A. I'm not sure how much more light I  
12 could shed on it. But I believe Mr. Roth  
13 filed notice with the Court, like his hourly  
14 fee. And we haven't paid him anything, and  
15 I just, it's my understanding that if he --  
16 if the Court -- that we're not allowed to  
17 pay him anything. Everything has to go  
18 through the Bankruptcy Court. So it was my  
19 understanding that he would, if the Court  
20 approved it, then that's the only way he  
21 would get paid for these services during  
22 bankruptcy.

23         Q. Is there an agreement with Mr. Roth?

24         A. Well, I don't think we have a signed  
25 agreement. I think it's just what the notice

1 at Court maybe he filed.

2 Q. Well, who's authorizing Mr. Roth to  
3 proceed?

4 A. Well, I am. We don't have any other  
5 attorney and he's -- he's willing to do it.  
6 I don't know that he's stuck doing it like  
7 Kash said, but he -- he, you know, he filed  
8 his appearance in this case and he's our  
9 attorney, and so I authorized him to do  
10 whatever he's doing.

11 Q. So your testimony is, Mr. Snyder,  
12 that any steps taken in this U Lock  
13 bankruptcy or the Shanni Snyder bankruptcy,  
14 you have authorized Mr. Roth to take?

15 A. I didn't hear what you said about  
16 Shanni.

17 Q. Well, do you (Inaudible) Shanni  
18 Snyder bankruptcy --

19 MR. JOYCE: John, John Joyce. I  
20 just got here. I was at a conference, so  
21 I've jumped in for Beth Slaby. Yeah, your  
22 last question brought up Ms. Snyder's  
23 bankruptcy, and there was no foundation or  
24 anything about Roth, I mean, unless Roth has  
25 filed something for U Lock in that case --

32

1 Q. All right.

2 MR. JOYCE: -- he's not involved.

3 Q. Then drop Shanni Snyder from the  
4 question.

5 A. Okay, I authorized what Mr. -- Mr.  
6 Roth has done up and to this point, and he  
7 has to seek the money from the Court.

8 Q. Everything that Mr. Roth has done?

9 A. Yes.

10 Q. And there is no writing that exists  
11 that memorializes an agreement between you  
12 and Mr. Roth, between U Lock and Mr. Roth?

13 A. Yes, that he filed with the Court.  
14 It's on the docket, I believe.

15 Q. Okay. And you'll get that docket  
16 number to everybody; correct?

17 A. Yeah, I'll make a note of that if  
18 you'd like that.

19 Q. Is there any other person that is  
20 giving legal advice in connection with this  
21 case to U --

22 A. No.

23 Q. -- to the U Lock shareholders?

24 A. No. Just me.

25 Q. Just Mr. Roth?

33

1           A. Yes. I'm not sure if Christine or  
2       any of the other shareholders are, but just,  
3       I just know about me. I don't know about  
4       Christine or Mr. Otto.

5           Q. And was the -- when Shanni Snyder  
6       filed her lawsuit, was that referred to  
7       anybody for legal advice?

8           A. Well, I spoke with Mr. -- I spoke  
9       with Mr. Roth about it, and it was, at that  
10      time I think he said it would be a \$10,000  
11      case to defend. So I -- I didn't want to  
12      pay for that.

13          Q. Mr. Roth wanted \$10,000 up front to  
14      defend it?

15          A. I don't even think we got that far.  
16          We -- I discussed it and he says it would be  
17      a \$10,000 case. And he didn't -- he didn't  
18      necessarily say up front.

19          Q. All right. The last question, and  
20      this may -- I may be repeating it a little  
21      bit and I apologize.

22          A. Okay.

23          Q. Under what circumstances will Mr.  
24      Roth get paid in connection with this case,  
25      this bankruptcy?

1           A. It's my understanding that if the  
2 Court approves his hourly legal fee that is  
3 in the docket that I'll be sending you, if  
4 the Court approves it and if there's money,  
5 if U Lock has money, then I guess he could  
6 have to, you know, he'd have to ask the  
7 Court to pay him. If they don't, then I  
8 guess he would not get paid.

9           Q. Where does your understanding come  
10 from?

11          A. What do you mean?

12          Q. Well, you say you have an  
13 understanding. You're not a lawyer. I'm  
14 just curious as to how you would --

15          A. Right, I mean --

16          Q. -- come to that conclusion?

17          A. Yeah, you're asking me like for  
18 legal advice, and I'm not a lawyer, so I'm  
19 really not sure, but that's my  
20 understanding. I just know --

21          Q. Why do you have that understanding?

22          A. I just thought I knew he couldn't  
23 get paid without the Court approval, 'cause  
24 I was told by Mr. Slone and by the Judge  
25 that like I'm not -- you know, that sort of

1           Mr. Slone's in charge of everything. I  
2           can't take the money from U Lock and pay who  
3           I choose to pay. So it would be up to the  
4           Court, is what I thought.

5           Q. Well, wouldn't Mr. -- wouldn't Mr.  
6           Roth be the appropriate person to tell you?

7           A. Yeah, we -- we've talked about it,  
8           that's what I -- that's what I said earlier.

9           I'm not sure if maybe I wasn't clear. But  
10          that, that's what me and Mr. Roth discussed.

11          Q. Okay, and he has said that he will  
12          get paid out of the assets of U Lock?

13          A. I'm not sure if this is -- Allen's  
14          here. You might want to ask him. I'm not  
15          sure if this is privileged between me and my  
16          attorney to tell you what we discussed and  
17          (Inaudible).

18          Q. Well, actually this is U Lock. The  
19          privilege belongs to the Chapter 7 Trustee.  
20          So I don't think that's an appropriate  
21          objection.

22          A. Okay, I mean, I think, I believe at  
23          one point Mr. Roth told me that he'd have to  
24          ask the Court for the -- for the money, and  
25          he said if the Court approves it, then, you

36

1 know, they get to decide all payments, and  
2 if they approve it, then he'll get paid. If  
3 they do not approve it, he won't get paid.  
4 So I don't really have any other research  
5 into that or knowledge of that other than  
6 kind of what Mr. Roth and I talked about or  
7 what I heard in court with the Judge.

8 Q. Well, when did you and Mr. Roth talk  
9 about this?

10 A. Over the past several months.

11 Q. Before or after U Lock's bankruptcy  
12 started?

13 A. Well, it would have been after. I  
14 would have had no knowledge of this. I  
15 would have had no knowledge of this  
16 bankruptcy until it came, so it would have  
17 been after.

18 Q. And up till that point Mr. Roth was  
19 working for free?

20 A. Well, the bankruptcy --

21 Q. No.

22 A. The bankruptcy was involuntary, so

23 --

24 Q. You've been doing work before the  
25 bankruptcy?

1 A. Oh, before the bankruptcy?

2 Q. Yes, sir.

3 A. Yeah, we -- we didn't pay him  
4 anything pre-bankruptcy.

5 Q. Because he had agreed to work for  
6 free?

7 A. No, it wasn't all free. I think he  
8 got paid during the -- in the beginning of  
9 the Biros litigation. I think that was  
10 prior to -- I don't know if that was 2017.  
11 2000 -- I think it was around 2017. But  
12 then after that --

13 Q. What did --

14 A. -- yeah, he didn't receive any  
15 payments.

16 Q. What did you pay him in 2000 -- what  
17 did you pay him in 2017?

18 A. I'm sorry?

19 Q. What did you pay him in 2017?

20 A. I think it was around \$5,000. I'd  
21 have to check.

22 Q. And is there a writing memorializing  
23 the payment arrangement with Mr. Roth for  
24 the work he had done pre-bankruptcy?

25 A. No.

38

1                   MR. ZEBLEY: All right, Mr.  
2 Slone, that's all the questions I have.

3                   MR. SLONE: Thank you. Who  
4 wishes to go next?

5                   MR. GEORGE SNYDER: Should I --  
6 I'll hand the phone back to Kash.

7                   MR. SLONE: Okay. Anyone else  
8 wish to ask questions? Mr. Joyce, Mr.  
9 Kobeski?

10                  MR. JOYCE: No, Mr. Slone, we're  
11 -- we don't have any questions.

12                  MR. SLONE: Okay. If no one else  
13 has a question, we can close the meeting at  
14 this time. Thanks, everybody, for  
15 participating.

16                  MR. KASH SNYDER: Thank you all  
17 as well.

18                  MR. SLONE: Thank you, bye. (341  
19 Meeting concluded.)

20  
21  
22  
23  
24  
25

39

1  
2  
3                   C E R T I F I C A T E  
4

5                   I, Mary J. Carney, a Court Reporter and Notary  
6 Public in and for the Commonwealth of Pennsylvania,  
7 do hereby certify that the foregoing is a true and  
8 correct transcription of the recorded proceedings of  
9 the January 6, 2023, Continued 341 Meeting of  
10 Creditors and constitutes a true record.

11  
12 This 17th day of January, 2023.  
13  
14

15                   \_\_\_\_\_  
16                   Notary Public  
17  
18  
19  
20  
21  
22  
23  
24  
25

<b>A</b>	<b>B</b>	<b>C</b>
<b>account</b> 6:19 26:8 26:10	<b>approve</b> 36:2,3 <b>approved</b> 28:2,3 28:20 30:20	33:25 36:11,16 36:20,22,25 37:1
<b>accountant</b> 9:5 10:1	<b>approves</b> 34:2,4 35:25	<b>Bar</b> 23:5 <b>basically</b> 24:23 <b>basis</b> 16:14,17 <b>beginning</b> 6:7 19:16 37:8
<b>accurate</b> 10:11 10:13	<b>approving</b> 28:16	<b>behalf</b> 14:22 <b>believe</b> 6:10 7:9 10:8 13:22 17:14,21,23
<b>add</b> 11:22	<b>approximately</b> 10:9,10	18:11,14 19:16 26:16,17 28:7 29:8 30:12 32:14 35:22
<b>advice</b> 19:8 27:19 27:24 32:20 33:7 34:18	<b>Arby's</b> 23:1 <b>arrangement</b> 29:1,3 37:23	<b>belongs</b> 35:19 <b>best</b> 6:13 19:21 <b>Beth</b> 2:13 4:20,22 31:21
<b>ago</b> 11:15	<b>asked</b> 26:13,16 27:18	<b>better</b> 22:1 <b>big</b> 7:25 <b>Biros</b> 2:11 5:2,3,5 6:16,16 24:4 37:9
<b>agree</b> 15:9	<b>asking</b> 34:17	<b>bit</b> 33:21 <b>Board</b> 22:19 23:20,25 24:17 25:2
<b>agreed</b> 15:11 37:5	<b>asphalt</b> 21:13 <b>assets</b> 14:2 16:8 28:16 35:12	<b>boss</b> 22:6,15,16 <b>bring</b> 11:21 <b>bringing</b> 12:16 <b>brother</b> 6:16 <b>brought</b> 31:22
<b>agreement</b> 17:18 28:12 30:23,25 32:11	<b>assume</b> 25:20	<b>bunch</b> 4:14 <b>Burkley</b> 2:8 3:5 4:24,25,25 5:6 17:2,3,4,6,8
<b>ahead</b> 9:8,10 17:5 21:6 29:21	<b>attached</b> 6:22	<b>business</b> 8:17 14:4 22:22 25:11
<b>Allen</b> 2:15 5:12 12:15	<b>attend</b> 24:25 25:13	<b>bye</b> 38:18 <b>bylaws</b> 17:12
<b>Allen's</b> 12:2 35:13	<b>attorney</b> 5:10 28:1,5,12 29:12	<b>choose</b> 35:3 <b>Chris</b> 11:8 <b>Christine</b> 2:11 5:2,3 6:16 7:11 7:18 8:15 9:10 9:20 15:7,13,24 19:2,4,6,12 20:25 22:3,4 24:4 25:5 33:1 33:4
<b>allowed</b> 30:16	<b>authority</b> 20:17	<b>Christine's</b> 7:2 <b>circumstances</b> 33:23
<b>ambiguous</b> 19:20	<b>authorized</b> 16:10 30:6 31:9,14 32:5	<b>Citizens</b> 21:7 <b>claim</b> 16:1 <b>claimed</b> 13:16 <b>cleaning</b> 20:6 <b>clear</b> 5:25 35:9
<b>amount</b> 11:14	<b>authorizing</b> 31:2	<b>close</b> 38:13 <b>come</b> 13:18 34:9
<b>amounts</b> 18:16		
<b>annual</b> 25:13,18		
<b>answer</b> 14:10 26:16,18		
<b>answered</b> 10:1		
<b>anybody</b> 14:14 19:11 33:7		
<b>Anytime</b> 10:13		
<b>apologize</b> 19:22 26:23 33:21		
<b>appeal</b> 16:9,11,15 16:18,21		
<b>appealing</b> 16:10		
<b>appearance</b> 31:8		
<b>appropriate</b> 35:6 35:20		
<b>approval</b> 28:15 34:23		

Creek 23:5 curious 34:14 cut 15:13 cutting 21:10	<b>drop</b> 32:3 <b>duties</b> 20:1 21:8 21:22	<b>Federal</b> 14:18 fee 16:21 28:18 30:14 34:2 <b>felt</b> 14:24 <b>figures</b> 11:13 <b>file</b> 9:11,13 10:3 <b>filed</b> 14:17,20 15:10,25 16:1 16:11 23:11 30:13 31:1,7,25 32:13 33:6 <b>filings</b> 16:21 <b>fine</b> 7:3 15:5,5 <b>finished</b> 21:9 <b>first</b> 17:10 <b>fix</b> 20:9 <b>fixed</b> 20:10 <b>fluff</b> 23:3 <b>follow-up</b> 27:16 <b>foregoing</b> 39:7 <b>forms</b> 8:7 <b>found</b> 22:3 23:12 <b>foundation</b> 31:23 <b>four</b> 7:4,24 11:24 17:24 <b>free</b> 26:20 36:19 37:6,7 <b>front</b> 12:7 33:13 33:18 <b>further</b> 27:5 <b>future</b> 27:1 <b>fuzzy</b> 13:23	22:25 29:14,19 29:22,24 38:5 <b>George's</b> 20:1 21:8,20,22 <b>getting</b> 20:7,8 27:10,18 <b>give</b> 5:16 11:4 12:8 27:18 29:14 <b>given</b> 10:22 11:20 12:14 <b>giving</b> 27:23 32:20 <b>go</b> 9:10 12:23 16:25 17:2,4 20:24 21:5 22:8 23:1 29:21 30:17 38:4 <b>go-ahead</b> 9:9,10 <b>goes</b> 15:17 22:2 26:23 <b>going</b> 4:14 6:24 7:4 9:22 11:20 15:1,20 16:23 21:8 23:10 24:15 25:9 27:23 <b>good</b> 5:24 12:9 14:1 18:5 <b>grass</b> 21:10 <b>gross</b> 10:6,8 <b>guess</b> 8:17,20 14:18 19:25 34:5,8	<b>harm</b> 9:13 <b>he'll</b> 36:2 <b>hear</b> 4:13 5:20 31:15 <b>heard</b> 30:1,3,7,9 36:7 <b>held</b> 4:6 <b>help</b> 8:11,18 <b>helped</b> 8:14 <b>helping</b> 8:3 <b>hire</b> 9:17 <b>honest</b> 17:15 <b>hourly</b> 28:18 30:13 34:2 <b>hours</b> 8:21 <b>house</b> 22:8,9 <b>huge</b> 21:14 <b>hush</b> 25:5 <b>hush-</b> 25:4
<b>D</b>  <b>daily</b> 21:3 22:25 <b>dated</b> 16:7 <b>day</b> 16:9 23:12 25:10,10 39:12 <b>deal</b> 22:3 <b>dealing</b> 22:2 <b>dealt</b> 20:12 <b>Debtor</b> 1:8 <b>decent</b> 11:14 <b>decide</b> 36:1 <b>decision</b> 14:22 18:24 <b>defend</b> 33:11,14 <b>details</b> 16:5 <b>develop</b> 25:11 <b>developed</b> 15:1 <b>differ</b> 21:23 <b>different</b> 21:21 24:8 27:16 <b>directed</b> 30:3 <b>direction</b> 7:3 <b>director</b> 6:20,23 7:14 19:21,23 20:2 <b>directors</b> 22:19 23:20,25 24:18 25:2,3 <b>discussed</b> 33:16 35:10,16 <b>distribute</b> 26:5 <b>distributions</b> 26:3 <b>DISTRICT</b> 1:1 <b>docket</b> 32:14,15 34:3 <b>documents</b> 12:2 <b>doing</b> 15:4 29:6 31:6,10 36:24 <b>dollars</b> 9:19	<b>E</b>  <b>E</b> 39:3,3 <b>earlier</b> 35:8 <b>either</b> 19:7 27:3 <b>electric</b> 21:16 <b>email</b> 13:9 <b>emailed</b> 12:3 13:3 <b>employees</b> 8:1,2 8:17 <b>ended</b> 7:8 <b>entered</b> 16:6 <b>Esquire</b> 2:3,4,8,9 2:10,12,13,14 2:15 <b>estate</b> 13:7,8,21 <b>estimations</b> 10:14 <b>everybody</b> 15:2 32:16 38:14 <b>evidencing</b> 18:21 <b>exact</b> 11:13,16 <b>EXAMINATI...</b> 3:4,5,6,7 6:2 17:7 27:13 29:24 <b>excavating</b> 22:9 <b>exception</b> 23:7 <b>EXHIBITS</b> 3:10 <b>exist</b> 17:14 <b>existed</b> 18:3 <b>exists</b> 17:21 32:10	<b>G</b>  <b>F</b> 39:3 <b>fact</b> 18:9 21:21 <b>fair</b> 22:5,5 <b>familiar</b> 14:19,21 16:2,4,12,19 <b>family</b> 25:7 <b>far</b> 15:16,16 20:21,23 21:2 22:1,2 33:15	<b>H</b>  <b>H</b> 2:3 <b>half</b> 21:15 <b>hand</b> 5:15 11:18 38:6 <b>handling</b> 26:20 <b>hands-</b> 15:14 <b>hands-on</b> 21:25 <b>happened</b> 15:20 <b>happy</b> 15:3	<b>I</b>  <b>iffy</b> 17:15 <b>Inaudible</b> 22:11 29:2 31:17 35:17 <b>included</b> 13:2 22:4 <b>INDEX</b> 3:1 <b>individuals</b> 19:9 <b>information</b> 12:12,16 13:5 <b>insiders</b> 10:21 11:3,23 <b>installed</b> 21:13 <b>intangible</b> 16:8 <b>intention</b> 28:8 <b>interim</b> 4:7 <b>INTRODUCED</b> 3:10 <b>invested</b> 22:5 <b>investigation</b> 25:6 <b>involuntary</b> 36:22 <b>involved</b> 32:2

<b>issue</b> 18:24 19:9	15:21,22 16:14	<b>litigation</b> 37:9	4:4,5 12:3,13	26:6,21
<b>issued</b> 9:1 19:13	16:17,20,22	<b>little</b> 33:20	21:2 24:7,18	<b>Notary</b> 39:5,15
<b>items</b> 11:21	17:16 18:6,6,20	<b>loans</b> 11:4,11	25:3,14,18,25	<b>note</b> 13:15 32:17
<b>J</b>	18:23 19:2,6,7	<b>Lock</b> 1:7 4:3,5	29:20 38:13,19	<b>notes</b> 24:2,5,23
<b>J</b> 2:14,15 39:5	19:10,20 20:3,8	5:11 6:5 9:9	39:9	<b>notice</b> 25:16
<b>January</b> 1:14	20:9 21:10,12	11:4,4,12 12:24	<b>meetings</b> 22:20	30:13,25
39:9,12	22:4,8,12 23:2,3	13:1 14:11,23	23:5,20,24 24:1	<b>notices</b> 25:1,3
<b>Jeremy</b> 2:14 4:21	24:7 25:5,16,19	16:7 17:12,18	24:10	<b>notifying</b> 25:1,17
4:23	26:6,22,23 28:1	18:10 19:13	<b>memorializes</b>	<b>number</b> 8:23,24
<b>John</b> 2:12 6:16	28:14,17,19,21	22:8 23:7 24:14	32:11	19:13 32:16
7:18 11:8 14:5	28:22,23,23	26:19 27:1,19	<b>memorializing</b>	<b>numbers</b> 10:10
19:2,12 20:11	29:5,12 31:6,7	27:24 28:16	37:22	<b>O</b>
21:3 22:2,14,15	33:3,3 34:6,20	31:12,25 32:12	<b>mentioned</b> 26:7	<b>O</b> 2:4
22:24 24:7	34:25 36:1	32:23 34:5 35:2	<b>met</b> 23:13	<b>oath</b> 29:21
31:19,19	37:10	35:12,18	<b>million</b> 18:15,16	<b>objection</b> 35:21
<b>Joyce</b> 2:12 31:19	<b>knowledge</b> 7:20	<b>Lock's</b> 36:11	18:25 19:9	<b>officer</b> 6:7 7:5
31:19 32:2 38:8	12:24 14:5 15:2	<b>Lock-related</b>	<b>millions</b> 18:14	19:16 20:2
38:10	27:21 36:5,14	22:23	<b>mind</b> 14:9	26:19
<b>Jr</b> 2:4	36:15	<b>long-term</b> 8:4	<b>minor</b> 7:19	<b>officers</b> 6:12,17
<b>Judge</b> 34:24 36:7	<b>knows</b> 28:25 29:2	<b>look</b> 12:4 13:17	23:23,25	10:21 11:3
<b>July</b> 6:10	29:13	28:7	24:16,20,21	<b>official</b> 6:24 8:4
<b>jumped</b> 22:6,10	<b>Kobeski</b> 2:14	<b>looking</b> 13:19	25:24	20:3 22:17
31:21	4:23 38:9	<b>loss</b> 9:14 10:19	<b>missed</b> 23:9	<b>Oh</b> 18:14 21:5,7
<b>K</b>	<b>Kubota</b> 12:18,19	<b>lot</b> 7:21 18:16	<b>money</b> 10:25 11:4	24:4 37:1
<b>Kash</b> 2:6 3:4,5,6	12:20	20:14	11:8,22 12:23	<b>okay</b> 4:12,20,24
4:9,9,11 5:13,18	<b>L</b>		13:6 15:2,13,14	5:10,13,21 6:1,4
5:22 6:1,2 17:7	<b>label</b> 23:21 24:22	<b>M</b>	15:22 26:5 32:7	6:8,11 7:7 9:1
27:6,13 30:3	<b>labeled</b> 25:15	<b>machine</b> 8:17	34:4,5 35:2,24	9:25 11:6 12:1
31:7 38:6,16	<b>lawsuit</b> 9:22	<b>machines</b> 22:10	<b>month</b> 10:14	12:6,23 13:4,9
<b>keep</b> 8:20 23:23	14:17 15:10	<b>maintenance</b>	<b>months</b> 36:10	13:14,22 14:1
23:24 24:2,5	23:11 33:6	21:12,25	<b>morning</b> 13:12	14:11 15:7,8
<b>kept</b> 25:8	<b>lawyer</b> 34:13,18	<b>majority</b> 7:22	<b>mute</b> 27:11	16:23 17:4
<b>kind</b> 27:16 36:6	<b>leave</b> 22:7	<b>making</b> 15:1		20:20 21:7
<b>Kirk</b> 2:8 4:25	<b>legal</b> 27:18,24	<b>Mary</b> 39:5	<b>N</b>	24:15 25:21
17:3	32:20 33:7 34:2	<b>matter</b> 5:16	<b>name</b> 4:15 6:22	27:4,15 29:17
<b>knew</b> 34:22	34:18	26:20	<b>named</b> 7:9	29:22 30:9 32:5
<b>know</b> 7:1,5,8,13	<b>life</b> 10:16	<b>mean</b> 6:18 7:11	<b>names</b> 9:11	32:15 33:22
7:21,22,24,25	<b>light</b> 28:6 30:10	9:15 12:13	<b>napkins</b> 24:8	35:11,22 38:7
8:18,19,19,22	30:11	13:11 15:3,5,17	<b>necessarily</b> 33:18	
9:17 10:2,25	<b>limited</b> 8:21	20:5 21:15 22:5	<b>need</b> 12:16 13:4,4	38:12
11:12,13,16	<b>lined</b> 20:5	22:10 24:19	13:7,16,20	<b>once</b> 22:4 24:5
12:8 14:20,24	<b>list</b> 11:21 12:14	25:9 31:24	<b>needed</b> 20:10	<b>online</b> 20:22 26:9
15:6,7,16,19,19	24:24	34:11,15 35:22	<b>needs</b> 21:11	26:10
		<b>meet</b> 20:24 22:22	<b>never</b> 8:2,3,8,9	<b>operated</b> 10:19
		<b>meeting</b> 1:13 4:2	9:1 15:22 25:19	<b>operating</b> 9:14

<b>order</b> 16:6,10 <b>ordinary</b> 14:3 <b>original</b> 4:5 <b>Otto</b> 2:10 5:1 33:4 <b>outside</b> 19:8 <b>owed</b> 10:25 <b>owned</b> 12:20 14:7 <b>owners</b> 6:17 <b>ownership</b> 18:22	<b>people</b> 8:3,6,11 8:16,22 11:11 <b>percent</b> 21:1,1 <b>percentages</b> 17:25 <b>person</b> 32:19 35:6 <b>personally</b> 7:14 17:11,17 26:6 <b>phone</b> 11:18 29:14 38:6 <b>place</b> 11:1 <b>please</b> 5:14 16:16 <b>point</b> 16:25 28:9 28:10 32:6 35:23 36:18 <b>portion</b> 21:14 <b>positive</b> 8:23 <b>possession</b> 18:4 24:16 25:24 <b>pre-bankruptcy</b> 37:4,24 <b>present</b> 2:1 4:10 4:11,14 5:4,8,9 <b>president</b> 7:9 19:17 <b>previously</b> 18:8 <b>prior</b> 37:10 <b>privilege</b> 35:19 <b>privileged</b> 35:15 <b>probably</b> 20:25 21:25 <b>proceed</b> 31:3 <b>proceedings</b> 1:12 39:8 <b>promissory</b> 13:15 <b>property</b> 20:7 21:14,15,16 25:11 <b>payments</b> 10:22 14:11 36:1 37:15 <b>penalty</b> 9:18 <b>Pennsylvania</b> 1:1 39:6	<b>quarterbacked</b> 20:6 <b>question</b> 9:25 13:5 17:11,20 18:5 26:13 <b>person</b> 32:19 35:6 <b>personally</b> 7:14 17:11,17 26:6 <b>phone</b> 11:18 29:14 38:6 <b>place</b> 11:1 <b>please</b> 5:14 16:16 <b>point</b> 16:25 28:9 28:10 32:6 35:23 36:18 <b>portion</b> 21:14 <b>positive</b> 8:23 <b>possession</b> 18:4 24:16 25:24 <b>pre-bankruptcy</b> 37:4,24 <b>present</b> 2:1 4:10 4:11,14 5:4,8,9 <b>president</b> 7:9 19:17 <b>previously</b> 18:8 <b>prior</b> 37:10 <b>privilege</b> 35:19 <b>privileged</b> 35:15 <b>probably</b> 20:25 21:25 <b>proceed</b> 31:3 <b>proceedings</b> 1:12 39:8 <b>promissory</b> 13:15 <b>property</b> 20:7 21:14,15,16 25:11 <b>Public</b> 39:6,15 <b>pull</b> 9:20 <b>put</b> 4:15 9:11 11:8	<b>remember</b> 6:15 6:21 7:11 <b>repaid</b> 11:14 <b>repeating</b> 33:20 <b>Reporter</b> 39:5 <b>requested</b> 12:13 28:19 <b>research</b> 36:4 <b>responsibilities</b> 21:22 <b>rest</b> 25:22 <b>restaurants</b> 24:8 <b>returns</b> 10:4 <b>revenue</b> 10:8 <b>rid</b> 20:7,8 <b>right</b> 5:14,22 11:19 17:20,23 18:8 23:23 32:1 33:19 34:15 38:1 <b>R</b>	<b>scheduled</b> 4:8 <b>schedules</b> 10:7 <b>see</b> 16:3 <b>seek</b> 32:7 <b>seen</b> 17:11,17 19:24,25 25:23 <b>send</b> 11:17 13:25 <b>sending</b> 34:3 <b>sent</b> 12:15 13:10 13:11 24:17 25:1,17 <b>September</b> 4:6 <b>services</b> 30:21 <b>set</b> 22:1 <b>Shanni</b> 2:5 4:18 4:23 14:17 15:17 31:13,16 31:17 32:3 33:5 <b>share</b> 18:17 <b>shareholder</b> 7:23 17:18 18:9 26:4 <b>shareholders</b> 7:15,20 10:22 18:20 25:14,17 25:24 26:3 32:23 33:2 <b>shares</b> 18:1,13,16 18:18,25 19:9 19:13 <b>shed</b> 28:6 30:10 30:12 <b>show</b> 11:24 13:7 13:20 <b>shows</b> 12:8 <b>sign</b> 19:25 26:10 <b>signed</b> 7:14 13:15 19:20 30:24 <b>simple</b> 8:21 <b>sir</b> 8:10 27:12 37:2 <b>situation</b> 14:25 <b>skill</b> 22:1 <b>Slaby</b> 2:13 4:22 4:22 31:21 <b>Slone</b> 2:3 3:4 4:1
<b>P</b>	<b>people</b> 8:3,6,11 8:16,22 11:11 <b>percent</b> 21:1,1 <b>percentages</b> 17:25 <b>person</b> 32:19 35:6 <b>personally</b> 7:14 17:11,17 26:6 <b>phone</b> 11:18 29:14 38:6 <b>place</b> 11:1 <b>please</b> 5:14 16:16 <b>point</b> 16:25 28:9 28:10 32:6 35:23 36:18 <b>portion</b> 21:14 <b>positive</b> 8:23 <b>possession</b> 18:4 24:16 25:24 <b>pre-bankruptcy</b> 37:4,24 <b>present</b> 2:1 4:10 4:11,14 5:4,8,9 <b>president</b> 7:9 19:17 <b>previously</b> 18:8 <b>prior</b> 37:10 <b>privilege</b> 35:19 <b>privileged</b> 35:15 <b>probably</b> 20:25 21:25 <b>proceed</b> 31:3 <b>proceedings</b> 1:12 39:8 <b>promissory</b> 13:15 <b>property</b> 20:7 21:14,15,16 25:11 <b>payments</b> 10:22 14:11 36:1 37:15 <b>penalty</b> 9:18 <b>Pennsylvania</b> 1:1 39:6	<b>quarterbacked</b> 20:6 <b>question</b> 9:25 13:5 17:11,20 18:5 26:13 <b>person</b> 32:19 35:6 <b>personally</b> 7:14 17:11,17 26:6 <b>phone</b> 11:18 29:14 38:6 <b>place</b> 11:1 <b>please</b> 5:14 16:16 <b>point</b> 16:25 28:9 28:10 32:6 35:23 36:18 <b>portion</b> 21:14 <b>positive</b> 8:23 <b>possession</b> 18:4 24:16 25:24 <b>pre-bankruptcy</b> 37:4,24 <b>present</b> 2:1 4:10 4:11,14 5:4,8,9 <b>president</b> 7:9 19:17 <b>previously</b> 18:8 <b>prior</b> 37:10 <b>privilege</b> 35:19 <b>privileged</b> 35:15 <b>probably</b> 20:25 21:25 <b>proceed</b> 31:3 <b>proceedings</b> 1:12 39:8 <b>promissory</b> 13:15 <b>property</b> 20:7 21:14,15,16 25:11 <b>payments</b> 10:22 14:11 36:1 37:15 <b>penalty</b> 9:18 <b>Pennsylvania</b> 1:1 39:6	<b>remember</b> 6:15 6:21 7:11 <b>repaid</b> 11:14 <b>repeating</b> 33:20 <b>Reporter</b> 39:5 <b>requested</b> 12:13 28:19 <b>research</b> 36:4 <b>responsibilities</b> 21:22 <b>rest</b> 25:22 <b>restaurants</b> 24:8 <b>returns</b> 10:4 <b>revenue</b> 10:8 <b>rid</b> 20:7,8 <b>right</b> 5:14,22 11:19 17:20,23 18:8 23:23 32:1 33:19 34:15 38:1 <b>R</b>	<b>scheduled</b> 4:8 <b>schedules</b> 10:7 <b>see</b> 16:3 <b>seek</b> 32:7 <b>seen</b> 17:11,17 19:24,25 25:23 <b>send</b> 11:17 13:25 <b>sending</b> 34:3 <b>sent</b> 12:15 13:10 13:11 24:17 25:1,17 <b>September</b> 4:6 <b>services</b> 30:21 <b>set</b> 22:1 <b>Shanni</b> 2:5 4:18 4:23 14:17 15:17 31:13,16 31:17 32:3 33:5 <b>share</b> 18:17 <b>shareholder</b> 7:23 17:18 18:9 26:4 <b>shareholders</b> 7:15,20 10:22 18:20 25:14,17 25:24 26:3 32:23 33:2 <b>shares</b> 18:1,13,16 18:18,25 19:9 19:13 <b>shed</b> 28:6 30:10 30:12 <b>show</b> 11:24 13:7 13:20 <b>shows</b> 12:8 <b>sign</b> 19:25 26:10 <b>signed</b> 7:14 13:15 19:20 30:24 <b>simple</b> 8:21 <b>sir</b> 8:10 27:12 37:2 <b>situation</b> 14:25 <b>skill</b> 22:1 <b>Slaby</b> 2:13 4:22 4:22 31:21 <b>Slone</b> 2:3 3:4 4:1

4:6,12,20,24 5:3	<b>strong</b> 5:25	18:15 19:1,5	16:7 17:12,18	<b>we're</b> 11:19 30:16 38:10
5:7,10,13,19,24	<b>structure</b> 6:25	20:18,18,22	18:9 19:13 22:8	<b>we've</b> 35:7
6:3 16:23 17:4	<b>stuck</b> 29:8,10	23:12 25:6	22:23 23:6	<b>Wednesday</b> 22:24 23:8
26:13 27:7,9,12	31:6	26:22 28:18	24:13 26:19	<b>Wednesdays</b> 22:21
29:16,18 34:24	<b>stuff</b> 12:10 13:11	30:24,25 33:10	27:1,19,24	<b>weekly</b> 21:2 23:4 24:9
38:2,3,7,10,12	20:22 21:11	33:15 35:20,22	28:16 31:12,25	<b>Wenrich</b> 2:9 5:1
38:18	<b>sure</b> 25:7 29:23	37:7,9,11,20	32:12,21,23	<b>went</b> 12:25 13:1 22:18
<b>Slone's</b> 35:1	30:11 33:1	<b>thought</b> 7:11	34:5 35:2,12,18	<b>weren't</b> 8:12
<b>Snyder</b> 2:5,6,7	34:19 35:9,13	9:18 15:22 18:2	36:11	<b>WESTERN</b> 1:1
3:4,5,6,7 4:9,9	35:15	26:21 34:22	<b>unclear</b> 7:13	<b>William</b> 2:10 5:1
4:11,19,23 5:7,9	<b>swear</b> 5:15 29:18	35:4	<b>understand</b> 24:21	<b>willing</b> 31:5
5:14,14,18,19	<b>sworn</b> 29:20	<b>thousand</b> 10:14	<b>understanding</b>	<b>wish</b> 27:8 38:8
5:22 6:1,2,4	<b>T</b>	<b>three</b> 19:3	26:18,24 27:2	<b>wishes</b> 38:4
11:21 12:15	<b>T</b> 39:3,3	<b>till</b> 9:21 36:18	30:15,19 34:1,9	<b>work</b> 14:14 15:4
13:15 14:17	<b>take</b> 31:14 35:2	<b>time</b> 4:4 7:12 9:7	20:6 21:16,19	36:24 37:5,24
17:7,9 23:14,16	<b>taken</b> 16:9 31:12	9:7,12 11:1,1	<b>worked</b> 6:6 20:4	
27:6,13,15	<b>talk</b> 19:11 36:8	21:1 22:24	<b>workers</b> 8:6	
28:12 29:15,19	<b>talked</b> 9:6 17:25	23:10 27:8	20:11,12	
29:19,22,24	23:6 35:7 36:6	33:10 38:14	<b>working</b> 20:23	
30:1,4 31:11,13	<b>tangible</b> 16:8	<b>times</b> 24:5	36:19	
31:18 32:3 33:5	<b>tax</b> 10:4 13:16,17	<b>to-</b> 24:23	<b>wouldn't</b> 35:5,5	
38:5,16	<b>taxes</b> 13:7,8,21	<b>today</b> 17:10	<b>writing</b> 6:15,22	
<b>Snyder's</b> 31:22	<b>tell</b> 35:6,16	<b>told</b> 9:12,16	32:10 37:22	
<b>sold</b> 12:18,19	<b>tenants</b> 20:13	34:24 35:23	<b>written</b> 17:12	
14:6	<b>testified</b> 18:8,12	<b>tractor</b> 14:7	25:3	
<b>sorry</b> 11:15 21:3	19:15	<b>TRANSCRIPT</b>	<b>wrong</b> 6:14 18:1	
21:6 23:18 24:4	<b>testimony</b> 4:9	1:12	<b>wrote</b> 6:18,20	
37:18	5:15 11:19	<b>transcription</b>	<b>X</b>	
<b>sort</b> 7:1 9:23	19:19 31:11	39:8		
19:19 20:5,23	<b>Thank</b> 17:6 27:6	<b>treading</b> 7:1	<b>Y</b>	
22:6 24:22 25:4	38:3,16,18	<b>trigger</b> 9:21		
25:8,10 34:25	<b>Thanks</b> 38:14	<b>true</b> 39:7,10		
<b>speak</b> 4:13 5:20	<b>they'd</b> 23:1	<b>Trustee</b> 2:3,4 4:7		
<b>specifically</b> 4:8	<b>thing</b> 6:21 23:2	4:18 35:19		
<b>specifics</b> 13:2	<b>things</b> 6:18 7:14	<b>truth</b> 5:17 6:21		
<b>speculating</b> 18:7	8:21 9:11 11:16	<b>Turtle</b> 23:5		
<b>split</b> 7:5,5	15:8,8 18:1	<b>two</b> 11:15 23:9		
<b>spoke</b> 33:8,8	19:21 20:8,10	<b>typical</b> 24:7		
<b>start</b> 6:9 12:16	20:24 24:8,9,13	<b>typically</b> 23:1		
<b>started</b> 6:19	25:8 26:9	<b>U</b>		
36:12	<b>think</b> 6:20 7:4	<b>U</b> 1:7 4:3,5 5:11		
<b>starting</b> 4:16	8:22 9:7,8	6:5 9:9 11:4,4		
<b>States</b> 1:1 2:3	10:12,24 11:16	11:12 12:24		
<b>stay</b> 23:16	14:8,9,9 15:18	13:1 14:11,22		
<b>steps</b> 31:12				
			<b>yeah</b> 8:14 12:4	
			22:21 23:18,21	
			29:18 31:21	
			32:17 34:17	
			35:7 37:3,14	
			<b>year</b> 8:24 10:8	
			11:14	
			<b>years</b> 7:2 11:9,15	

11:24 15:15 21:18 23:9	<b>4</b> 18:15 <b>45,000</b> 12:19		
<b>Z</b>	<b>5</b>		
<b>Zebley</b> 2:4 3:6,7 4:16,16,17,18 27:9,10,14 28:5 28:11 29:16,25 30:2 38:1 <b>zero</b> 9:18,19	<b>5</b> 3:4 <b>5,000</b> 37:20		
	<b>6</b>		
	<b>6</b> 1:14 39:9 <b>600</b> 8:16,24		
<b>0</b>	<b>7</b>		
	<b>7</b> 1:3 4:18 35:19		
<b>1</b>	<b>8</b>		
<b>10,000</b> 33:10,13 33:17	<b>9</b>		
<b>100</b> 18:15,24 19:9 21:1	<b>9</b> 4:6 <b>9/19</b> 12:13 <b>9/9/22</b> 29:20		
<b>1099</b> 8:6,7 <b>1099's</b> 9:2	<b>90</b> 20:25 <b>99,000</b> 16:1		
<b>12,000</b> 10:10 <b>12/20/22</b> 16:7			
<b>13,000</b> 10:9,9 <b>16</b> 3:5 <b>17th</b> 39:12			
<b>2</b>			
<b>2000</b> 37:11,16 <b>2015</b> 6:10 <b>2017</b> 37:10,11,17 37:19			
<b>2020</b> 10:7,9 <b>2021</b> 10:7 12:18 12:19			
<b>2022</b> 4:6 <b>2023</b> 1:14 39:9,12 <b>22-20823-GLT</b> 1:2 4:3			
<b>25</b> 3:6 <b>27</b> 3:7			
<b>3</b>			
<b>341</b> 1:13 29:20 38:18 39:9			
<b>4</b>			